



Travelers Indemnity  
Company of America  
P.O. Box 430  
Buffalo, NY, 14240  
(843) 614-2202

May 4, 2022

***Sent via electronic mail to:***

William Griffin  
128 Poplar Street  
Gadsden, TN 38337

RE:

Insured: Ambaji, Inc. LaVergne DBA Econo Lodge  
Policy #: IH660-7E96815A-TIA-20  
Claim/File#: FEF9077  
Date of Loss: 3/25/2021  
Underwriting Company: Travelers Indemnity Company of America

Dear Mr. Griffin,

I am writing to confirm our receipt of the fee arrangement between appraiser, Zach Baker, and our policyholder, Ambaji, Inc. LaVergne DBA Econo Lodge ("Ambaji"), and to confirm the terms of the appraisal of the damage sustained by hail on or about 3/25/2021 at the building located at 107 Enterprise Road, Laverne, TN 37086.

As we have explained in our prior correspondence, no coverage is afforded under the policy for the interior water damage claimed by Ambaji. As you are aware, appraisal cannot be used to determine issues of coverage. To avoid any delay in the appraisal process, we agree to move forward with the appraisal with the understanding the appraisers will be asked to value the following items:

1. Costs to repair the exterior of building to its pre-loss condition for the damage caused by hail; valued at
  - a. Replacement cost
  - b. Actual cash value
2. Changes in construction, or the increased cost of construction, necessary to comply with building codes or ordinances which are enforced for the repair of building damage caused by hail
3. Costs to repair the interior of building to its pre-loss condition for the damage caused by water; valued at
  - a. Replacement cost
  - b. Actual cash value
4. Changes in construction, or the increased cost of construction, necessary to comply with building codes or ordinances which are enforced for the repair of the interior damage caused by water

If the appraisers cannot agree on the values for the above items, they will submit the differences to an umpire according to the terms set forth in the policy. The appraisers will request the umpire to issue an award that separately identifies the items listed above.

Please note that we wish to attend any inspections of the building by the appraisers or umpire in order to observe and respond to any questions they may have.

Upon receipt of the appraisal award, we will issue the net amount owed, if any, for item 1.b. above within 30 days of our receipt of the award. Payment for items 1.a and 2 are subject to the payment terms and conditions of the policy and must be incurred by our policyholder before payment can be issued.

No payments will be issued for items 3 or 4 as we have completed our coverage analysis for this portion of the claim and have determined no coverage is available under the policy of insurance issued to Ambaji.

Travelers' actions in proceeding with appraisal is not a waiver of any of the policy's provisions, terms, exclusions, or conditions, all of which are expressly reserved. Travelers' actions in proceeding with appraisal is not a concession that this matter may be subject to appraisal. In proceeding with appraisal, Travelers does not waive any of our rights to object to the appraisal or its findings, both on this claim and in all future claims, and Travelers does not waive any of our rights under the Policy or applicable law.

Feel free to contact me, should you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Wells", with a stylized flourish at the end.

Dan Wells | General Adjuster  
Business Insurance Major Case Unit  
Travelers Indemnity Company of America  
Work: 843.614.2202 Fax: 866.381.6247

CC:

Ambaji, Inc. C/O Jack Patel  
5704 Portsmouth Place  
Brentwood, TN 37027

Miller Loughry Beach Insurance Services  
214 W College St.  
Murfreesboro, TN 37130